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FIG. 1

10

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH					
FOR THE MONTH: APRIL, 2001 AT APRIL 1, 2001 ~ 31					
EXPENSES ~ 12	30	34	46	REVENUES/FUNDS 14	
	AG	H2O	AU	44	FE
SAVE ~ 22	16 ~ \$1,000.00	23.81 HRS	\$4,000.00	BANK ~ 110	\$5,370.00
CREDIT CARD	18 ~ 1200	28.57 HRS	630.00	LESS: MINIMUM	
MORTGAGE	200	4.76 HRS	1,200.00	BALANCE	(1,500.00)
HOMEOWNERS DUES	150	3.57 HRS	200.00	112	
ELECTRICITY	60	1.43 HRS	60.00	52 AVAILABLE	
PHONE ~ 50	30	0.71 HRS	30.00	BANK BALANCE	\$3,870.00
WATER	100	2.38 HRS	300.00	100	
HOME INSURANCE	50	1.19 HRS	50.00	4/15/2001	
CABLE TELEVISION	20	0.48 HRS	20.00	PAYCHECK ~ 102	3,500.00
INTERNET SERVICE	30	0.71 HRS	40.00	CASH ~ 104	50.00
TOLL COST	50	1.19 HRS	75.00	64	
LAUNDRY	350	8.33 HRS	350.00	MONEY MARKET	12,550.00
CAR PAYMENT	100	2.38 HRS	130.00	106	
GAS	100	2.38 HRS	200.00		
CAR INSURANCE	50	1.19 HRS	200.00		
CAR MAINTENANCE	100	2.38 HRS	100.00		
HEALTH CLUB	25	0.60 HRS	25.00		
HAIRCUT	20	0.48 HRS	20.00		
PRESCRIPTION	150	3.57 HRS	220.00		
CHARITY	300	7.14 HRS	600.00		
VACATION ~ 130	500	11.90 HRS	580.00		
ENTERTAINMENT	100	2.38 HRS	150.00		
CLOTHING ~ 70	100	2.38 HRS	130.00		
PERSONAL CARE	1000	23.81 HRS	9,000.00		
TUITION ~ 130	250	5.95 HRS	240.00		
CHILD-ACTIVITIES	200	4.76 HRS	190.00		
LUNCHES	600	14.29 HRS	640.00		
GROCERIES	100	2.38 HRS	110.00		
ETCETERAS					
TOTAL	\$6,935.00	165.12 HRS	\$19,680.00	TOTAL	\$19,970.00
	90	92	94	114	
114 ~ TOTAL CURRENT FUNDS			\$19,970.00		
94 ~ TOTAL ACCRUED UNSPENT			(\$19,680.00)		
120 ~ NET CUSHION (DEFICIT)			\$290.00		
THIS ITEM IS A NON-MONTHLY EXPENDITURE					

FIG. 2

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150

HOUSING COSTS (MONTHLY)\*

1)	MORTGAGE OR RENT	154	\$	_____
2)	REAL ESTATE TAXES		\$	_____
3)	INSURANCE		\$	_____
4)	HOMEOWNERS ASSOCIATION DUES		\$	_____
5)	ELECTRICITY		\$	_____
6)	CABLE		\$	_____
7)	TELEPHONE		\$	_____
8)	GAS		\$	_____
9)	WATER AND GARBAGE COLLECTION		\$	_____
10)	LANDSCAPING		\$	_____
11)	MAINTENANCE AND REPAIRS		\$	_____
12)	EXTERMINATOR		\$	_____
13)	FURNITURE		\$	_____
14)	OTHER		\$	_____
<b>TOTAL</b>			\$	_____ 152
YOUR PERSONAL "MAXIMIZABLE FACTOR" FROM FIGURE SEVEN			\$	_____ 42
TOTAL ABOVE DIVIDED BY YOUR PERSONAL "MAXIMIZABLE FACTOR"				_____ 40

THE LAST FIGURE IS THE NUMBER OF HOURS YOU HAVE TO WORK EACH MONTH IN ORDER TO MAINTAIN YOUR RESIDENCE.

\*FOR ANY EXPENSES THAT ARE PAYABLE ANNUALLY, ACCRUE ONE-TWELFTH PER MONTH.

FIG. 4

170

THE COST OF CHILDREN (MONTHLY)\*

1)	CHILD CARE	172	\$	_____
2)	EDUCATION		\$	_____
3)	EXTRA CURRICULAR ACTIVITIES		\$	_____
4)	ENTERTAINMENT		\$	_____
5)	GIFTS AND CLOTHES		\$	_____
6)	BIRTHDAY PARTIES		\$	_____
7)	OTHER		\$	_____

\*FOR ANY EXPENSES THAT ARE PAYABLE ANNUALLY, ACCRUE ONE-TWELFTH PER MONTH.

FIG. 3

PERSONALITY COSTS (MONTHLY)\*I. AUTOMOBILE

- |    |                      |     |    |       |
|----|----------------------|-----|----|-------|
| 1) | PAYMENT              | 162 | \$ | _____ |
| 2) | GASOLINE             |     | \$ | _____ |
| 3) | INSURANCE            |     | \$ | _____ |
| 4) | MAINTENANCE          |     | \$ | _____ |
| 5) | LICENSES, INSPECTION |     | \$ | _____ |

II. CLOTHING

- |    |           |  |    |       |
|----|-----------|--|----|-------|
| 1) | PURCHASES |  | \$ | _____ |
| 2) | LAUNDRY   |  | \$ | _____ |

III. PERSONAL CARE

- |    |                         |  |    |       |
|----|-------------------------|--|----|-------|
| 1) | HYGIENE ITEMS           |  | \$ | _____ |
| 2) | HAIRCUTS, HAIR SUPPLIES |  | \$ | _____ |
| 3) | HEALTH CLUB             |  | \$ | _____ |
| 4) | OTHER                   |  | \$ | _____ |

IV. FOOD

- |    |                     |  |    |       |
|----|---------------------|--|----|-------|
| 1) | GROCERIES           |  | \$ | _____ |
| 2) | TAKE HOME           |  | \$ | _____ |
| 3) | DINING OUT          |  | \$ | _____ |
| 4) | LUNCHESES (AT WORK) |  | \$ | _____ |
| 5) | SNACKS              |  | \$ | _____ |

V. MEDICAL (NOT REIMBURSED BY INSURANCE)

- |    |                           |  |    |       |
|----|---------------------------|--|----|-------|
| 1) | DOCTORS                   |  | \$ | _____ |
| 2) | DENTIST                   |  | \$ | _____ |
| 3) | PRESCRIPTION              |  | \$ | _____ |
| 4) | OVER THE COUNTER SUPPLIES |  | \$ | _____ |

VI. OTHER

- |    |                               |  |    |       |
|----|-------------------------------|--|----|-------|
| 1) | ENTERTAINMENT                 |  | \$ | _____ |
| 2) | CABLE TELEVISION              |  | \$ | _____ |
| 3) | INTERNET SERVICE PROVIDER     |  | \$ | _____ |
| 4) | PETS                          |  | \$ | _____ |
| 5) | CHARITABLE CONTRIBUTIONS      |  | \$ | _____ |
| 6) | VACATIONS                     |  | \$ | _____ |
| 7) | DUES AND SUBSCRIPTIONS        |  | \$ | _____ |
| 8) | PROFESSIONAL ASSOCIATION FEES |  | \$ | _____ |
| 9) | ETCETERAS                     |  | \$ | _____ |

\*FOR ANY EXPENSES THAT ARE PAYABLE ANNUALLY, ACCRUE ONE-TWELFTH PER MONTH.

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FIG. 5

180

<u>YOUR MONTHLY SAVINGS AMOUNT</u>	
MONTHLY TAKE HOME PAY: ~ 184	\$ _____
10% OF MONTHLY TAKE HOME PAY: ~ 182	\$ _____
15% OF MONTHLY TAKE HOME PAY: ~ 182	\$ _____
20% OF MONTHLY TAKE HOME PAY: ~ 182	\$ _____
<p>START SAVING WITH WHAT FEELS COMFORTABLE FOR YOU. EVENTUALLY, YOU WILL BE ABLE TO SAVE MORE, ONCE YOU LEARN HOW TO SPEND PROPERLY. IF YOU HAVE A HEAVY DEBT BURDEN, PART OF THE SAVINGS WILL BE USED TO PAY DOWN THE DEBT. EVENTUALLY YOU WILL SEE YOUR SAVINGS GROW. THEN YOU WILL INVEST YOUR SAVINGS AND SEE YOUR MONEY GROW.</p>	

FIG. 6

THE CONVENIENCE OF MONEY AND THE "ALTERNATIVE TO MONEY" (ATM)	
<u>EXERCISE:</u>	
<p>WRITE DOWN AT LEAST FIVE ITEMS, AND THEIR COST, YOU PURCHASED DURING THE PAST WEEK THAT WERE NOT ONLY UNNECESSARY, BUT ALSO NO LONGER IN YOUR POSSESSION. THE IRONY IS THAT THERE ARE UNDOUBTEDLY MANY THINGS IN THIS CATEGORY, YOU JUST CANNOT REMEMBER ALL OF THEM BECAUSE THEY ARE NOT THAT IMPORTANT! THAT CANDY BAR FROM THE VENDING MACHINE LAST WEDNESDAY WOULD BE A GREAT EXAMPLE.</p>	
ITEM #1 ~ 192	\$ _____
ITEM #2 _____	\$ _____
ITEM #3 _____	\$ _____
ITEM #4 _____	\$ _____
ITEM #5 _____	\$ _____
TOTAL ~ 194	\$ _____
x 52 WEEKS =	
AN ANNUAL COST OF ~ 196	\$ _____

FIG. 7

CALCULATING YOUR "MAXIMIZABLE FACTOR"

- 202 A = ANNUAL NET SALARY (TAKE-HOME PAY) 204  
 \$ \_\_\_\_\_  
 B = NUMBER OF HOURS PER WEEK AT THE OFFICE 206  
 \_\_\_\_\_  
 C = NUMBER OF HOURS PER WEEK WORKING AT HOME 208  
 \_\_\_\_\_  
 D = NUMBER OF HOURS PER WEEK WORKING "ON THE ROAD" 210  
 \_\_\_\_\_  
 E = B+C+D 212  
 \_\_\_\_\_  
 F = NUMBER OF HOURS WORKED IN ONE YEAR = 52xE  
 \_\_\_\_\_  
 YOUR "MAXIMIZABLE FACTOR" = A DIVIDED BY F  
 (YOUR HOURLY RATE)

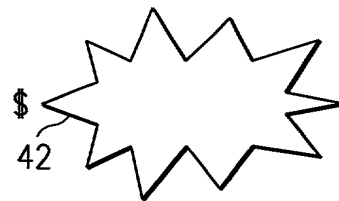


FIG. 8

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH						
FOR THE MONTH: APRIL, 2001 AT APRIL 2, 2001 ~ 220						
EXPENSES				REVENUES/FUNDS		
	AG	H2O	AU	48	FE	
SAVE	1000	23.81 HRS	\$4,000.00	BANK LESS: MINIMUM BALANCE	\$5,370.00	
CREDIT CARD ~ 224			650.00		(1,500.00)	
MORTGAGE	1200	28.57 HRS	1,200.00			
HOMEOWNERS DUES	200	4.76 HRS	200.00			
ELECTRICITY	150	3.57 HRS	190.00			
PHONE	60	1.43 HRS	60.00	AVAILABLE		
WATER	30	0.71 HRS	30.00	BANK BALANCE	\$3,870.00	
HOME INSURANCE	100	2.38 HRS	300.00			
CABLE TELEVISION	50	1.19 HRS	50.00			
INTERNET SERVICE ~ 222	20	0.48 HRS	0.00			
TOLL COST	30	0.71 HRS	40.00	4/15/2001		
LAUNDRY	50	1.19 HRS	75.00	PAYCHECK	3,500.00	
CAR PAYMENT	350	8.33 HRS	350.00			
GAS	100	2.38 HRS	130.00	CASH	50.00	
CAR INSURANCE	100	2.38 HRS	200.00			
CAR MAINTENANCE	50	1.19 HRS	200.00			
HEALTH CLUB	100	2.38 HRS	100.00	MONEY MARKET	12,550.00	
HAIRCUT	25	0.60 HRS	25.00			
PRESCRIPTION	20	0.48 HRS	20.00			
CHARITY	150	3.57 HRS	220.00			
VACATION	300	7.14 HRS	600.00			
ENTERTAINMENT	500	11.90 HRS	580.00			
CLOTHING	100	2.38 HRS	150.00			
PERSONAL CARE	100	2.38 HRS	130.00			
TUITION	1000	23.81 HRS	9,000.00			
CHILD-ACTIVITIES	250	5.95 HRS	240.00			
LUNCHES	200	4.76 HRS	190.00			
GROCERIES	600	14.29 HRS	640.00			
ETCETERAS	100	2.38 HRS	110.00			
TOTAL	\$6,935.00	165.12 HRS	\$19,680.00	TOTAL	\$19,970.00	
			94			
TOTAL CURRENT FUNDS			\$19,970.00			
TOTAL ACCRUED UNSPENT			(\$19,680.00)			
NET CUSHION (DEFICIT)			\$290.00			
THIS ITEM IS A NON-MONTHLY EXPENDITURE						

FIG. 9

SPENDING SOLUTION MADE SOLELY FOR:						
MR. JOHN SMYTH						
FOR THE MONTH: APRIL, 2001						
AT APRIL 3, 2001 ~ 230						
EXPENSES				REVENUES/FUNDS		
	AG	H2O	AU	48	110	FE
SAVE	1000	23.81 HRS	\$4,000.00	BANK		\$3,970.00
CREDIT CARD			650.00	LESS: MINIMUM		
MORTGAGE ~ 232	1200	28.57 HRS	0.00	BALANCE		(1,500.00)
HOMEOWNERS DUES	200	4.76 HRS	0.00			
ELECTRICITY	150	3.57 HRS	190.00			
PHONE 234	60	1.43 HRS	60.00	AVAILABLE		
WATER	30	0.71 HRS	30.00	BANK BALANCE		\$2,470.00
HOME INSURANCE	100	2.38 HRS	300.00			
CABLE TELEVISION	50	1.19 HRS	50.00			
INTERNET SERVICE	20	0.48 HRS	0.00			
TOLL COST	30	0.71 HRS	40.00	4/15/2001		
LAUNDRY	50	1.19 HRS	75.00	PAYCHECK		3,500.00
CAR PAYMENT	350	8.33 HRS	350.00			
GAS	100	2.38 HRS	130.00	CASH		50.00
CAR INSURANCE	100	2.38 HRS	200.00			
CAR MAINTENANCE	50	1.19 HRS	200.00			
HEALTH CLUB	100	2.38 HRS	100.00	MONEY MARKET		12,550.00
HAIRCUT	25	0.60 HRS	25.00			
PRESCRIPTION	20	0.48 HRS	20.00			
CHARITY	150	3.57 HRS	220.00			
VACATION	300	7.14 HRS	600.00			
ENTERTAINMENT	500	11.90 HRS	580.00			
CLOTHING	100	2.38 HRS	150.00			
PERSONAL CARE	100	2.38 HRS	130.00			
TUITION	1000	23.81 HRS	9,000.00			
CHILD-ACTIVITIES	250	5.95 HRS	240.00			
LUNCHES	200	4.76 HRS	190.00			
GROCERIES	600	14.29 HRS	640.00			
ETCETERAS	100	2.38 HRS	110.00			
TOTAL	\$6,935.00	165.12 HRS	\$18,280.00	TOTAL		\$18,570.00
			94			
			\$18,570.00			
			(\$18,280.00)			
			\$290.00 ~ 120			
THIS ITEM IS A NON-MONTHLY EXPENDITURE						

FIG. 10

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH						
FOR THE MONTH: APRIL, 2001 AT APRIL 15, 2001						
EXPENSES				REVENUES/FUNDS		
	AG	H2O	AU		FE	
SAVE	\$1,000.00	23.81 HRS	\$4,000.00	BANK	\$5,395.00	
CREDIT CARD ~ 224			25.00	LESS: MINIMUM		
MORTGAGE	1200	28.57 HRS	0.00	BALANCE	(1,500.00)	
HOMEOWNERS DUES	200	4.76 HRS	0.00			
ELECTRICITY ~ 50	150	3.57 HRS	60.00	250		
PHONE ~ 50	60	1.43 HRS	0.00	50	AVAILABLE	
WATER	30	0.71 HRS	0.00	BANK BALANCE	\$3,895.00	
HOME INSURANCE ~ 52	100	2.38 HRS	0.00	252	100	
CABLE TELEVISION	50	1.19 HRS	50.00			
INTERNET SERVICE	20	0.48 HRS	0.00			
TOLL COST	30	0.71 HRS	40.00	4/15/2001		
LAUNDRY ~ 54	50	1.19 HRS	45.00	PAYCHECK	0.00	
CAR PAYMENT	350	8.33 HRS	350.00	254		
GAS ~ 56	100	2.38 HRS	100.00	CASH ~ 104	120.00	
CAR INSURANCE	100	2.38 HRS	200.00	256		
CAR MAINTENANCE	50	1.19 HRS	200.00			
HEALTH CLUB	100	2.38 HRS	100.00	MONEY MARKET	12,550.00	
HAIRCUT	25	0.60 HRS	25.00			
PRESCRIPTION	20	0.48 HRS	20.00			
CHARITY	150	3.57 HRS	220.00			
VACATION	300	7.14 HRS	600.00			
ENTERTAINMENT ~ 258	500	11.90 HRS	230.00	258		
CLOTHING	100	2.38 HRS	150.00			
PERSONAL CARE	100	2.38 HRS	130.00			
TUITION	1000	23.81 HRS	9,000.00			
CHILD-ACTIVITIES	250	5.95 HRS	240.00			
LUNCHES ~ 260	200	4.76 HRS	90.00	260		
GROCERIES ~ 262	600	14.29 HRS	290.00	262		
ETCETERAS	100	2.38 HRS	110.00			
<b>TOTAL</b>	<b>\$6,935.00</b>	<b>165.12 HRS</b>	<b>\$16,275.00</b>	<b>TOTAL</b>	<b>\$16,565.00</b>	
TOTAL CURRENT FUNDS			\$16,565.00			
TOTAL ACCRUED UNSPENT			(\$16,275.00)			
NET CUSHION (DEFICIT)			\$290.00			
THIS ITEM IS A NON-MONTHLY EXPENDITURE						



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FIG. 11

